

### Abstract of the Invention

An identity verification method is provided. The identity verification method includes the steps of obtaining a list of at least two identity verifiers and linking the identity verifiers to at least one numerical identifier wherein the numerical identifier is associated with a registered user. The method also includes the steps of receiving a numerical identifier and an identity verifier from a requesting party and determining whether the received identity verifier is linked to the received numerical identifier. The method includes communicating information to the requesting party indicating whether the received identity verifier is linked to the received numerical identifier. A method of determining whether an identity verifier is required to be submitted in a particular transaction is also provided. An identity verification system is also provided. Furthermore, a remote terminal for communicating with the identity verification system is provided. In accordance with another aspect of the invention, a computer program storage medium readable by a computing system and encoding a program of instructions for executing a computer process is also provided.